



Name: Cecil James Tengtenga

Student Loan Fund - Member of Borrowers Collective

Date Submitted: 3/7/2022

Date of Hearing: 3/8/2022

Name of Bill: [S.B. NO.17 - An Act Prohibiting an Institution of Higher Education from Withholding Transcripts.](#)

Higher Education and Employment Advancement Committee

Hello, my name is Cecil James Tengtenga and I am here as a CT student loan borrower and/or as someone directly impacted by transcript withholding to testify in support of [S.B. NO.17 - An Act Prohibiting an Institution of Higher Education from Withholding Transcripts.](#) I am a member of the Student Loan Fund Borrower's Collective. The Student Loan Fund Borrowers' Collective is made up of individuals directly impacted by student loan debt working to change the predatory lending systems and practices which negatively impact us, our families, and our communities. We come from cities and towns throughout Connecticut and are nonprofit leaders, entrepreneurs, artists, truck drivers, lawyers, social workers, chefs, teachers, and more.

I support this proposed legislation because the practices of withholding transcript as part of debt collection is antithetical to the very essence of education equity. I am an African immigrant who can to this country attracted by the opportunity afforded to my future by the great higher education institutions in Connecticut. I arrived determined to work hard, and I did. I progressed through college intent on becoming an active economic agent for our economy. Yet that determination was dashed and had to become a sadder reality as I joined many others in saddling education debt. Having had attended Trinity College in Hartford, it was hard to turn a blind eye to the need for educators of color in the public school system. It was harder still to embrace that calling with every prospect for economic prosperity I had dreamed for myself working in a career in global finance. According to my calculus, the \$20,000 I had taken in student loans will have been repaid quicker had I pursued the later career option.

Similarly, having worked as an educator and progressed to graduate school, circumstance called me again to public service. The state is continuing to struggle to address social inequity and nowhere has it been felt more profoundly than in public health. At Yale University, I finally had thought time to get back on track with in international public financing had come, with prospects working on drug pricings and healthcare access. Yet, again, the need for service in our state was great. I took up a job in the social services sector that provided no quicker or certain guarantees to my ability to repay my now \$50,000 student loans. This financial burden had now been exacerbated by the fact that my wife had fallen gravely ill half-way into my graduate education, and the option to continue had become a desperate one. We had no foresight into whether her deathly prognosis will turn out better, only the prospect of loss of life, and second to that her, income as the breadwinner. We were devastated.



I raise up this brief experience carrying student debt to underscore its impact on family, community, and the future we dream of our state. To some my \$50,000 is an irresponsible decision, taken up as perhaps for a self-righteous cause. However, I ask you all to reflect on what the opportunity costs could have been offset of having many in my position choose to care for your children, elderly, and infirmed, especially in a pandemic year. Yet, my experience continues to be one of humiliation of our collective hopes and dreams. One such example, has been when a college transcript was withheld from me, causing my family to lose out on buying our first home. To repay the loan we had to sink further into debt just so the college could lend credibility to an education I had worked hard for by releasing my transcript. This practice disproportionately harms low-income students, students of color, and first-generation students. As many as 6.6 million students nationwide cannot obtain their transcripts which prohibits students from registering for new classes, continuing their education, and obtaining employment.

We need to take action on this issue and you have the opportunity to do so today. I ask that you center Connecticut students and graduates and support SB. NO.17 to protect and support us. I commend the committee for introducing such a necessary bill where Connecticut will join California. Washington, Louisiana, and Ohio have all passed laws banning transcript withholding.

Thank you for your time.

Cecil James Tengtenga  
(Trinity College, Yale University)